### **Payment Policy**

## 1. Purpose

At F. Marion Dwight, MD, PA aka Bamberg Family Practice, we are committed to providing excellent service and maintaining fair, transparent business practices. To support smooth operations and avoid billing delays, we require that all payments be made in full at the time services are provided.

## 2. Insurance Requirement

- Patients are responsible for bringing copies of all insurance cards with them to their appointments.
- The practice will verify insurance information at the time of appointment.
- Bamberg Family Practice will bill the insurance company for the covered services provided.
- It is the patient's responsibility to notify Bamberg Family Practice immediately of any changes in insurance.
- Patients are not required to have insurance to be seen.

## 3. Payment Requirement

- Payment of deductibles, copays, coinsurance, and noncovered services are due at the time of service.
- Services will not be rendered without full payment except in extenuating circumstance which must be approved at least 24 hours before the appointment.

#### 4. Accepted Payment Methods

Bamberg Family Practice accepts the following forms of payment:

- Cash
- Credit or Debit Cards
- Cash App
- Check

### 5. Non-Payment

- Patients who are unable or unwilling to pay at the time of service will be asked to reschedule.
- Unpaid balances are subject to cancellation of future appointments until paid.

# 6. Questions

If you have questions regarding this Payment Policy or need to request an exception, please contact the Financial Manager at (803) 245-5168, extension 117.

Thank you for your understanding and cooperation. This policy helps us keep our services accessible, efficient, and fairly priced for all customers.